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**UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK**

A-DEL CONSTRUCTION CORP., BARRY J.
BAKER, and HARRY G. JOHNSON,

Plaintiffs,

vs.

METROPOLITAN LIFE INSURANCE
COMPANY, METROPOLITAN SECURITIES,
INC., RICHARD WEZNER, PLR
MANAGEMENT CO., LLC, PENNSYLVANIA
BUSINESS GROUP, UNITED GROUP
PROGRAMS, MEDICAL BENEFIT
ADMINISTRATORS, MANULIFE FINANCIAL
CORPORATION, DONALD NEUHAUS,
AMERICAN FINANCIAL SERVICES, INC.,
fictitious defendants JOHN DOE(S) I-X and ABC
COMPANY(IES) I-X,

Defendants.

CIV. NO. 07cv9324

WAIVER OF SERVICE OF SUMMONS

TO: David A. Ward
Mandelbaum, Salsburg, Gold, Lazris
& Discenza, P.C.
155 Prospect Ave.
West Orange, NJ 07052

Manulife Financial Corporation acknowledges receipt of your request to waive service of a summons in the above action, A-Del Construction Corp. v. Metropolitan Life Insurance Company, et al., docket number 07cv9324 in the United States District Court, Southern District of New York. Manulife Financial Corporation also acknowledges receipt of a copy of the complaint in the action, two copies of this instrument, and a means by which to return the signed waiver to you without cost.

Manulife Financial Corporation agrees to save the cost of service of a summons and an additional copy of the complaint in this lawsuit by not requiring to be served with judicial process in the manner provided by Rule 4.

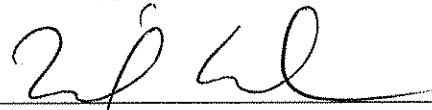
Manulife Financial Corporation will retain all defenses or objections to the lawsuit or to the jurisdiction or venue of the court except for objections based on a defect in the summons or in the service of the summons.

Manulife Financial Corporation understands that a judgment may be entered against it if an answer or motion under Rule 12 is not served upon you within 60 days after the date of this request was sent, or within 90 days after that date if the request was sent outside the United States.

Dated: Feb 13, 2008

Neil Merkl

Printed/typed name


Signature